

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up MANULIFE EASY 5. Be sure to also read the general terms and conditions)

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))

MANULIFE EASY 5

### 1. WHAT IS THIS PRODUCT ABOUT ?

**MANULIFE EASY 5** is a standalone critical illness plan that offers insurance protection against 5 covered critical illnesses and for ICU Admission. It is a non-participating term plan with a coverage duration of up to age 70 next birthday and provides coverage from early to advanced stages of the 5 covered critical illnesses.

At the end of every 5 policy years, this plan pays a Guaranteed Survival Benefit which amounts to 50% of annualized premium.

In the unfortunate loss of life of the insured, a fixed Bereavement Benefit of RM 20,000 will be payable.

### 2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?

This plan provides the following benefit(s), each benefit may only be claimed once. The total benefit payable from Critical Illness Benefit, Early Critical Illness Benefit, Admission Event Benefit and Bereavement Benefit is capped at one hundred percent (100%) of Face Amount.

#### Critical Illness Benefit

1. Upon diagnosis with any one of the five advanced stages Covered Critical Illnesses during the term of the policy, Manulife shall pay a lump sum of *<Face Amount>*.

2. The five (5) Covered Critical Illnesses covered under this plan are:

- Cancer
- Stroke
- Heart Attack
- Kidney Failure
- Coronary Artery Surgery

#### Early Critical Illness Benefit

1. Upon diagnosis with any one of the early or intermediate stage Covered Critical Illnesses during the term of the policy, Manulife shall pay a lump sum of *<25% of Face Amount>*.

| Illness | Stage        | Conditions  |
|---------|--------------|---|
| Cancer  | Early        | <ul style="list-style-type: none"><li>• Carcinoma In-Situ</li><li>• Early Prostate Cancer</li><li>• Early Thyroid Cancer</li><li>• Early Bladder Cancer</li><li>• Early Chronic Lymphocytic Leukemia</li><li>• Early Melanoma</li></ul> |
|         | Intermediate | <ul style="list-style-type: none"><li>• Carcinoma In-Situ of Specified Organs Treated with Radical Surgery</li></ul>  |
| Stroke  | Early        | <ul style="list-style-type: none"><li>• Brain Aneurysm Surgery</li><li>• Cerebral Shunt Insertion</li><li>• Stroke Treatment by Carotid Angioplasty and Stent Placement</li></ul>   |
|         | Intermediate | <ul style="list-style-type: none"><li>• Carotid Artery Surgery</li></ul>  |

| Illness                 | Stage        | Conditions   |
|-------------------------|--------------|--|
| Heart Attack            | Early        | <ul style="list-style-type: none"><li>• Cardiac Pacemaker Insertion</li><li>• Pericardiectomy</li></ul>              |
|                         | Intermediate | <ul style="list-style-type: none"><li>• Cardiac Defibrillator Insertion</li></ul>                                    |
| Kidney Failure          | Early        | <ul style="list-style-type: none"><li>• Surgical Removal of One Kidney</li></ul>                                     |
|                         | Intermediate | <ul style="list-style-type: none"><li>• Chronic Kidney Disease</li></ul>   |
| Coronary Artery Surgery | Early        | <ul style="list-style-type: none"><li>• Transmyocardial Laser therapy</li></ul>                                      |
|                         | Intermediate | <ul style="list-style-type: none"><li>• Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</li></ul> |

#### Admission Event Benefit

Upon occurrence of Admission to Intensive Care Unit (ICU) for a continuous period of 7 days or more, Manulife shall pay a lump sum of *<25% of Face Amount>* (subject to RM50,000 per life). The benefit will only be payable if the admission to ICU is in Malaysia and is considered Medically Necessary by a registered Doctor in Malaysia.

#### Guaranteed Survival Benefit

A guaranteed survival benefit of 50% of annualised premium will be payable at the end of every 5 policy years, until the Face Amount of this policy is fully exhausted or Expiry Date of the policy, whichever occurs first. Annualised premium shall refer to the premium payable for the Policy Year.

#### Bereavement Benefit

Upon death during the term of the policy, Manulife shall pay a lump sum of RM 20,000.

### 3. HOW MUCH PREMIUM DO I HAVE TO PAY ?

The total premiums that you have to pay and the policy terms may vary depending on the underwriting requirements of Manulife:

The estimated total premium that you have to pay for the first policy year is : *<premium> <premium mode>*

Premium Duration: Up to age 70 next birthday

The annual premium that you will have to pay is as follows:

| Age       | Annual Premium (RM) |
|-----------|---------------------|
| 1 - 5     | <XXX.XX>            |
| 6 - 10    | <XXX.XX>            |
| 11 - 15   | <XXX.XX>            |
| 16 - 20   | <XXX.XX>            |
| 21 - 25   | <XXX.XX>            |
| 26 - 30   | <XXX.XX>            |
| 31 - 35   | <XXX.XX>            |
| 36 - 40   | <XXX.XX>            |
| 41 - 45   | <XXX.XX>            |
| 46 - 50   | <XXX.XX>            |
| 51 - 55   | <XXX.XX>            |
| 56* - 60* | <XXX.XX>            |
| 61* - 65* | <XXX.XX>            |
| 66* - 70* | <XXX.XX>            |

\* For renewals only

Note:

- The premium may be subject to taxes introduced by the Government of Malaysia from time to time. Manulife reserves the right to collect from you an amount equivalent to the prevailing rate of taxes payable for the premium. Your obligation to pay such taxes shall form part of the Terms and Conditions in your insurance policy.
- The annual premium for **MANULIFE EASY 5** will increase based on the attained age next birthday at policy anniversary. Please refer to the table above for the premium required. The premium is not guaranteed and Manulife will provide a 30 days prior notice to policy owners in the event of any revision to the premium rates. Any revision in the premium rates shall apply to policies issued in the same risk class.

#### 4. WHAT ARE THE FEES AND CHARGES THAT I HAVE TO PAY ?

- The stamp duty has been included in the premium.
- Table below shows the Total Distribution Cost that is payable to the intermediary. Total Distribution Cost is the amount received by the intermediary for the sale of this policy and services that the intermediary will provide to you for the duration of the policy. This amount also includes the amount that the intermediary may be entitled to for the duration of your policy provided that the intermediary meets the performance criteria set by Manulife. Total Distribution Cost will not be paid in the year where premium is not paid, the actual amount of Total Distribution Cost payable shall depend on the actual premium paid by policy Owner.

| Plan            | Year               | 1        | 2        | 3        | 4        | 5        | 6        | 7 & above |
|-----------------|--------------------|----------|----------|----------|----------|----------|----------|-----------|
| MANULIFE EASY 5 | % of premium       | 65.00%   | 40.00%   | 26.00%   | 20.00%   | 10.00%   | 10.00%   | 0.00      |
|                 | Actual Amount (RM) | <XXX.XX> | <XXX.XX> | <XXX.XX> | <XXX.XX> | <XXX.XX> | <XXX.XX> | 0.00      |

#### 5. WHAT ARE SOME OF THE KEY TERMS AND CONDITIONS THAT I SHOULD BE AWARE OF ?

- Importance of disclosure - You are required to disclose all material facts relevant to Manulife's underwriting decision, for example health condition and state your age correctly. Otherwise the policy issued hereunder may be invalidated.
- Free-look Period - You may cancel your policy by returning the policy with written objection within 15 days from the date of receipt of the policy. All premiums paid (less any medical fee incurred) will be refunded to you.
- Waiting Period - The Company will not provide the benefit if the signs or symptoms of the covered critical illness or conditions existed prior to or within the Waiting Period below from the Issue Date or any reinstatement date of this plan, whichever is the later.

| Waiting Period | Covered Critical Illness  |
|----------------|---|
| 30 days        | <ul style="list-style-type: none"> <li>All Admission Events except for cancer and cardiac-related conditions</li> <li>Advanced stage Stroke</li> <li>Advanced stage Kidney Failure</li> </ul>   |
| 60 days        | <ul style="list-style-type: none"> <li>Cancer and cardiac-related conditions under Admission Events</li> <li>Covered Critical Illness under Early Stage and Intermediate Stage</li> <li>Advanced stage Cancer</li> <li>Advanced stage Heart Attack</li> <li>Advanced stage Coronary Artery Surgery</li> </ul> |

- Survival Period - The Company will not provide the benefit if Insured dies within the survival period as shown below:

| Survival Period | Covered Critical Illness   |
|-----------------|--|
| 7 days          | • First diagnosis of the Covered Critical Illness under Early Stage and Intermediate Stage |
| 14 days         | • First diagnosis of the Covered Critical Illness under Advanced Stage                     |
| 30 days         | • First day of admission to Intensive Care Unit for Admission Events Benefit.              |

(e) You are advised to name a nominee(s) for your insurance application to ensure smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased.

(f) For details on how to make a claim, please refer to our guide at [www.manulife.com.my](http://www.manulife.com.my).

(g) Further, please note that if you do not pay your premium within the grace period of thirty (30) days, your policy may lapse.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

## 6. WHAT ARE THE MAJOR EXCLUSIONS UNDER THIS POLICY ?

| Benefits  | Exclusions   |
|---|--|
| Critical Illness Benefit and Early Critical Illness Benefit | <p>(a) due to a Pre-Existing Illness prior to the Issue Date or Reinstatement Date, whichever is later. For the avoidance of doubt, Endorsement Date will not be taken into account; or</p> <p>(b) caused directly or indirectly, by alcohol or substance abuse, congenital abnormalities including physical defects present from birth, attempted suicide or intentional self-inflicted injury; or</p> <p>(c) due to participation in any hazardous pursuit such as, but not limited to, mountaineering, scuba diving, hang gliding, racing on horse or wheels, etc.</p>  |
| Admission Events Benefit                                    | <p>(a) due to a Pre-Existing Illness prior to the Issue Date or Reinstatement Date, whichever is later. For the avoidance of doubt, Endorsement Date will not be taken into account; or</p> <p>(b) due to any treatment or surgical procedure for congenital abnormalities or deformities, including hereditary and developmental conditions; or</p> <p>(c) due to pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization; or</p> <p>(d) elective surgeries or procedures such as but not limited to plastic/cosmetic surgery, gender changes, bariatric surgery or any experimental, investigational or surgery of research nature, etc; or</p> <p>(e) rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS-Related Complex) and HIV-related diseases; or</p> <p>(f) due to ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons materials; or</p> <p>(g) due to communicable diseases requiring quarantine by law or any infectious diseases declared as a Public Health Emergency of International Concern (PHEIC) according to World Health Organisation, unless it requires an ICU stay necessitating mechanical ventilation for at least 10 consecutive days.</p> |
| Bereavement Benefit   | <p>(a) due to Insured, whether sane or insane, committing suicide, within 13 months after the Issue Date or any reinstatement date, whichever is later.</p>  |

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

## 7. CAN I CANCEL MY POLICY ?

You may cancel your policy by giving a written notice to Manulife.

## 8. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO THE CONTACT DETAILS OF MYSELF, MY NOMINEE(S) OR MY TRUSTEE(S)?

It is important that you, your nominee(s) or your trustee(s) inform us of any change in your/their contact details to ensure that all correspondences reach you, your nominee(s) or your trustee(s) in a timely manner.

## 9. WHERE CAN I GET FURTHER INFORMATION ?

Should you require additional information about life insurance or medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance' available at all our branches, or you can obtain a copy from your insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))  
12th Floor, Menara Manulife, 6, Jalan Gelenggang,  
Damansara Heights,  
50490 Kuala Lumpur.  
Tel : (03) 2719-9112  
Email : MYCARE@manulife.com

## 10. OTHER SIMILAR TYPE OF COVER/PLAN AVAILABLE

Please ask your insurance agent or contact Manulife directly for other similar types of plans available.

Notes:

1. This product is underwritten by Manulife Insurance Berhad, an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. Should there be any dispute arising from the policy, you may refer such dispute to:
  - (a) Manulife Customer Service at Level 12, Menara Manulife, 6, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur. (Tel: 03-27199112, E-mail: MYCARE@manulife.com); or
  - (b) Financial Markets Ombudsman Service (FMOS) at Level 14, Main Block Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. (Tel: 03-2272 2811, Website: [www.fmos.org.my](http://www.fmos.org.my)); or
  - (c) Contact Centre (BNMLINK), 4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1300-88-5465, Web form: [bnmlink.bnm.gov.my](http://bnmlink.bnm.gov.my)

### IMPORTANT NOTE :

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

**The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

The information provided in this disclosure sheet is generated as at [\*<dd/mm/yyyy>\*](#).